

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

**In re:**  
**Valerie J. Bernatowicz**  
**Debtor**

Case No. 15-10058-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 11

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db Valerie J. Bernatowicz, 501 Hulmeville Road, Langhorne, PA 19047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 07 2020 03:08:25 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:34  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:10 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

133507588 E-mail/Text: bankruptcynotices@usdoj.gov Mar 07 2020 03:07:15 Green Tree Servicing, LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785

13480306 EDI: SALLIEMAE BANK.COM Mar 07 2020 07:53:00 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319

13531916 +EDI: BANKAMER.COM Mar 07 2020 07:53:00 The Bank Of New York Mellon FKA et al.,  
Bank Of America, N.A., Attention: Bankruptcy Department, P.O. Box 5170,  
Simi Valley, CA 93062-5170

13475646 +E-mail/Text: electronicbkydocs@nelnet.net Mar 07 2020 03:07:56 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

13510309 +EDI: WFFC.COM Mar 07 2020 07:53:00 Wells Fargo Bank, N.A.,  
C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC# D3347-014,  
3476 Stateview Blvd., Fort Mill, SC 29715-7203

13914253 EDI: ECAST.COM Mar 07 2020 07:53:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

13508273 EDI: ECAST.COM Mar 07 2020 07:53:00 eCAST Settlement Corporation, assignee,  
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor THE BANK OF NEW YORK MELLON Et al. paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
BRAD J. SADEK on behalf of Debtor Valerie J. Bernatowicz brad@sadeklaw.com, bradsadek@gmail.com  
JOSEPH ANGELO DESSOYE on behalf of Creditor THE BANK OF NEW YORK MELLON Et al. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Green Tree Servicing LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
MARIO J. HANYON on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
THOMAS I. PULEO on behalf of Creditor Green Tree Servicing LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

<b>Information to identify the case:</b>		
Debtor 1	Valerie J. Bernatowicz	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>15-10058-elf</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Valerie J. Bernatowicz  
aka Valerie J. Mahon

3/5/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**